

Information to identify the case:

Debtor 1	Thomas Abad	Social Security number or ITIN xxx-xx-3239
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-17497-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Abad

7/20/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Thomas Abad
 Debtor

Case No. 18-17497-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db	Thomas Abad, 4 Weck Court, Sayreville, NJ 08872-2145
517455673	+Cabanillas & Associates, 120 Bloomingdale Road,, Suite 400, White Plains, NY 10605-1542
517455674	+Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
517455675	+KML Law Group, P.C. (Midland Mortgage), 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517455676	+Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
517455677	Raritan Bay Medical Center, Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
517455678	+Sun Nova, 20 Greenway Plaza, #475, Houston, TX 77046-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QTJORR.COM Jul 21 2018 03:08:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 23:39:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517455672	EDI: AMEREXPR.COM Jul 21 2018 03:08:00 American Express, PO Box 981535, El Paso, TX 79998-1535
517455671	EDI: AMEREXPR.COM Jul 21 2018 03:08:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517455679	EDI: TDBANKNORTH.COM Jul 21 2018 03:08:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517455680	+EDI: VERIZONCOMB.COM Jul 21 2018 03:08:00 Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Allen I Gorski	on behalf of Debtor Thomas Abad agorski@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas Orr	tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6